

Abstract of the Disclosure

A system and method for effecting secure transactions over a computer network in a manner designed to foil identity theft perpetrated from an untrusted computer. A connection from a client computer to the network wherein the client
5 computer provides a user interface for a user, a connection from a server computer to the network, and a connection from a portable secure computing device to the network provides for secure transmission of private confidential user information from the user to a server. The private information is transmitted directly from the secure computing device to the server over the secure connection without possibility
10 of capture on the computer with which the user is interacting.